

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

IN RE:
PEPPERS, GERALD L

PEPPERS, JERRY L

Debtor(s)

CASE NO. 08-70935 MB

Judge MANUEL BARBOSA

Social Security/Employer Tax ID Number: XXX-XX-6394

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS FOR
COMPENSATION, (AND HEARING ON THE ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

TO: The Debtor(s), Creditors, and other Parties in Interest:

1. **NOTICE IS HEREBY GIVEN** that the Trustee's Final Report has been filed and a hearing will be held
At: U.S. BANKRUPTCY COURT
211 South Court Street, Room 220
Rockford, IL 61101

on: November 17, 2008
at: 9:30 a.m.
2. The hearing will be held for the purpose of examining the Trustee's Final Report, ruling on any objections to the Final Report, ruling on applications for compensation and expenses, and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
3. The following applications for compensation have been filed:

<u>APPLICANT</u>	<u>COMPENSATION PREVIOUSLY PAID</u>	<u>FEES NOW REQUESTED</u>	<u>EXPENSES</u>
Stephen G. Balsley Trustee	\$ 0.00 \$	2,250.03	
Stephen G. Balsley Trustee's Firm Legal	\$ 0.00 \$	1,786.00	
Stephen G. Balsley Trustee's Firm Legal	\$ 0.00 \$		36.00

4. The Trustee's Final Report shows total:
 - a. Receipts \$ 15,000.29
 - b. Disbursements \$ 0.00
 - c. Net Cash Available for Distribution \$ 15,000.29
5. In addition to the fees, compensation and expenses that may be allowed by the Court, liens, priority claims, secured claims, and court costs which must be paid in advance of general unsecured creditors have been allowed in the amount of \$0.00. Assuming that all fees, compensation and expenses are allowed in the amounts requested, this leaves the total amount of \$10,928.26, to be distributed to the general unsecured

creditors whose claims have been allowed. The total amount of unsecured claims which will share in the distribution is \$33,084.15, resulting in an approximate distribution of 33.03% to unsecured creditors.

6. The debtor has been discharged.
7. The Trustee proposed to abandon the following property at the hearing:

See assets described as property to be abandoned at case closing in Form 1 attached as Exhibit B.

Respectfully submitted,

DATE: October 6, 2008

/s/Stephen G. Balsley
STEPHEN G. BALSLEY
6833 STALTER DRIVE
ROCKFORD, IL 61108
815/962-6611

CERTIFICATE OF NOTICEDistrict/off: 0752-3
Case: 08-70935User: cbachman
Form ID: pdf002Page 1 of 2
Total Served: 39

Date Rcvd: Oct 15, 2008

The following entities were served by first class mail on Oct 17, 2008.

db +Gerald L Peppers, 2235 Geddes Rd., Rockford, IL 61103-8934
 aty +Dennis L Leahy, One Court Place, Suite 203, Rockford, IL 61101-1042
 tr +Stephen G Balsley, Barrick, Switzer, Long, Balsley, et al, 6833 Stalter Drive, Rockford, IL 61108-2579
 12094995 +Bank of America, PO Box 1390, Norfolk, VA 23501-1390
 12094993 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
 12094992 Bank of America, PO Box 17322, Baltimore, MD 21297-1322
 12094997 Blain's Farm & Fleet, Processing Center, Des Moines, IA 50364-0001
 12311300 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12094998 +Capital Management Services, 726 Exchange St. Suite 700, Buffalo, NY 14210-1464
 12094999 Capital One, PO Box 60024, City Of Industry, CA 91716-0024
 12095000 Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
 12095001 Chase, PO Box 9001008, Louisville, KY 40290-1008
 12095002 Chase, PO Box 94011, Palatine, IL 60094-4011
 12095003 +Citgo, PO Box 6003, Hagerstown, MD 21747-6003
 12095004 Citi Group, PO Box 24330, Oklahoma City, OK 73124-0330
 12095006 First Equity Card Corp, PO Box 23029, Columbus, GA 31902-3029
 12261828 +GE Money Bank dba Dick's Sporting Gds/GEMB, % GE Consumer Finance, PO Box 960061, Orlando FL 32896-0061
 12095010 HSBC Card Services, % Vativ Recovery Solutions LLC, PO Box 17051, Baltimore, MD 21297-1051
 12095009 Home Depot, Processing Center, Des Moines, IA 50364-0500
 12095011 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 12095012 +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934
 12294063 PYOD LLC its successors and assigns as assignee of, Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12095020 Phillips 66, PO Box 688929, Des Moines, IA 50368-8929
 12095022 Retail Services, PO Box 17602, Baltimore, MD 21297-1602
 12095021 Retail Services, PO Box 17298, Baltimore, MD 21297-1298
 12095023 Sears, PO Box 183081, Columbus, OH 43218-3081
 12095024 Shell, PO Box 183018, Columbus, OH 43218-3018
 12095025 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, Bankruptcy Dept, PO Box 5227, Cincinnati, OH 45201)
 12340175 +US BANK NA/ RETAIL PAYMENT SOLUTIONS, Bankruptcy Dept, PO BOX 5229, CINCINNATI, OHIO 45201-5229
 12095026 +WFFNB/American, 4590 E Broad St, Columbus, OH 43213-1301

The following entities were served by electronic transmission on Oct 16, 2008.

12094991 +E-mail/PDF: NDICRISTOFANO@ARTHURADLER.COM Oct 16 2008 08:35:11 Adler & Associates, Ltd., 25 E. Washington St. Suite 500, Chicago, IL 60602-1703
 12641050 +E-mail/PDF: rmscedi@recoverycorp.com Oct 16 2008 08:34:08 Capital Recovery II, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 12283345 +E-mail/PDF: rmscedi@recoverycorp.com Oct 16 2008 08:34:59 Capital Recovery One, As Assignee of FLEET BANK, Recovery Mgmt Sys Corp, 25 SE 2nd Avenue, Suite 1120, Miami FL 33131-1605
 12095005 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 16 2008 08:41:35 Discover, PO Box 30395, Salt Lake City, UT 84130-0395
 12270252 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 16 2008 08:41:35 Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
 12095007 E-mail/PDF: gecscedi@recoverycorp.com Oct 16 2008 08:34:04 GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
 12261827 +E-mail/PDF: gecscedi@recoverycorp.com Oct 16 2008 08:32:11 GE Money Bank, dba SAM'S CLUB, %Recovery Management Sys Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 12415485 E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12578963 E-mail/PDF: rmscedi@recoverycorp.com Oct 16 2008 08:34:30 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Stephen G Balsley, Barrick, Switzer, Long, Balsley, et al, 6833 Stalter Drive, Rockford, IL 61108-2579
 12094996* +Bank of America, PO Box 1390, Norfolk, VA 23501-1390
 12094994* Bank of America, PO Box 15726, Wilmington, DE 19886-5726
 12095008* GE Money Bank, PO Box 960061, Orlando, FL 32896-0061
 12095013* +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934
 12095014* +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934
 12095015* +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934
 12095016* +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934
 12095017* +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934
 12095018* +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934
 12095019* +Lisa A Pepper, 2235 Geddes Rd, Rockford, IL 61103-8934

TOTALS: 0, * 11

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-3
Case: 08-70935

User: cbachman
Form ID: pdf002

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Total Served: 39

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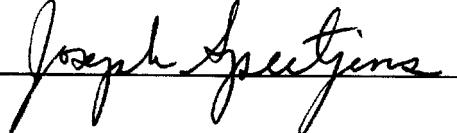
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2008

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.